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J. Allan Coad, 78; Banker, Legislator

J. Allan Coad, 78, a retired banker and former Maryland political figure and restorer of old homes, died Monday in Baltimore's University Hospital from respiratory ailment.

Before he retired from politics in 1940, Mr. Coad a Democrat, had served three terms each in both the Maryland House of Delegates and the State Senate, representing St. Marys County. He was known as the leader of a progressive faction within the County's Democratic Party.

In the Senate, where he served from 1927-36, Mr. Coad was for a while majority floor leader and was a member of the influential Finance Committee.

In 1940, he left politics to become president of the County Trust Co. of Maryland, a state-wide system of banks which changed its name last year to the Maryland National Bank. He was also a director of the Chesapeake and Potomac Telephone Co. and of the Montgomery Mutual Fire Insurance Co.

Mr. Coad also devoted much of his time to the restoration of old homes, including Cherryfields, his birthplace, near Drayden, Md., and Porto Bello, a 600-aere estate where he last lived, also near Drayden. He was a member of historical societies of Maryland and of St. Marys County and of the Knights of Columbus.

His wife, Laura Hebb Kennedy Coad, survives.